

**Patent**

**Attorney Docket No.: 12988/19  
Response Under 37 C.F.R. §1.116  
Expedited Procedure  
Examining Group 3624**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT : Daniel J. Guinan  
SERIAL NO. : 09/575,088  
FILED : May 19, 2000  
FOR : MULTI-PARTY ELECTRONIC TRANSACTIONS  
GROUP ART UNIT : 3624  
CONFIRMATION NO. : 9765  
EXAMINER : Thu Thao Havan

**AMENDMENT AFTER FINAL**

MAIL STOP: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The following amendments and remarks are respectfully submitted in response to the Office Action dated April 28, 2006.

**Amendments to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.